

In re:
Alfred L. Tedesco
Theresa A. Tedesco
Debtors

Case No. 10-13535-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

Date Rcvd: Aug 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2016.

db +Alfred L. Tedesco, 401 3rd Ave., Newtown Square, PA 19073-4539
jdb +Theresa A. Tedesco, 2511 Highland Avenue, Broomall, PA 19008-1701
12021821 +CitiFinancial Auto, Ltd., P.O. Box 182287, Columbus OH 43218-2287
12121922 +Midland Credit Management, Inc., 2365 Northside Dr., Ste. 300, San Diego, CA 92108-2709
12294081 +Schoeneck Enterprises, 3650 Schoeneck Road, Macungie, PA 18062-9637
12071957 +U.S. Bank National Association,, Bankruptcy Department, America's Servicing Company, One Home Campus MAC X2302-04C, Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Aug 06 2016 01:26:56 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2016 01:26:35
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 06 2016 01:26:52 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12077678 EDI: CAPITALONE.COM Aug 06 2016 01:08:00 Capital One Bank (USA), N.A.,
by American Infosource Lp As Agent, PO Box 71083, Charlotte, NC 28272-1083
12084031 +EDI: HFC.COM Aug 06 2016 01:08:00 HFC, PO Box 10490, Virginia Beach, VA 23450-0490
13027804 EDI: AIS.COM Aug 06 2016 01:08:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
12561313 EDI: PRA.COM Aug 06 2016 01:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
12062066 +EDI: PRA.COM Aug 06 2016 01:08:00 PRA Receivables Management, LLC,
As Agent of Portfolio Recovery Assoc., POB 41067, Norfolk VA 23541-1067
13030663 +EDI: PRA.COM Aug 06 2016 01:08:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
12176789 EDI: TDBANKNORTH.COM Aug 06 2016 01:08:00 TD Bank N.A., Attn: Robin Paradis,
P.O. Box 9547, Portland, ME 04112-9547
12021172 +EDI: WFFC.COM Aug 06 2016 01:08:00 Wells Fargo Financial National Bank, 4137 121st Street,
Urbandale, IA 50323-2310

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13028466* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
13013700* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)

TOTALS: 0, * 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ++ were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2016 at the address(es) listed below:

ANDREW CHRISTIAN BRAMBLETT on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE
andybramblett@gmail.com
ANDREW F GORNALL on behalf of Creditor Kondaur Capital Corporation agornall@kmllawgroup.com,
bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

ANN E. SWARTZ on behalf of Creditor Kondaur Capital Corporation ecfmail@mwc-law.com,
ecfmail@mwc-law.com
KATHERINE SCHREIBER on behalf of Plaintiff Theresa A. Tedesco kathy_schreiber@yahoo.com
KATHERINE SCHREIBER on behalf of Joint Debtor Theresa A. Tedesco kathy_schreiber@yahoo.com
KATHERINE SCHREIBER on behalf of Plaintiff Alfred L. Tedesco kathy_schreiber@yahoo.com
KATHERINE SCHREIBER on behalf of Debtor Alfred L. Tedesco kathy_schreiber@yahoo.com
KEVIN H. BURAKS on behalf of Creditor Marple Township kburaks@portnoffonline.com
KIMBERLY A. BONNER on behalf of Creditor U.S. Bank National Association, as trustee for
Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2006-BNC3
amps@manleydeas.com
LESLIE E. PUIDA on behalf of Creditor Kondaur Capital Corporation lpuidaesq@gmail.com
PETER J. MULCAHY on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE
paeb@fedphe.com
PETER J. MULCAHY on behalf of Creditor America's Servicing Company paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 15

Information to identify the case:

Debtor 1 Alfred L. Tedesco
First Name Middle Name Last Name
Debtor 2 Theresa A. Tedesco
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **10-13535-mdc**

Social Security number or ITIN **xxx-xx-1768**

EIN **-----**

Social Security number or ITIN **xxx-xx-9168**

EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alfred L. Tedesco

Theresa A. Tedesco

8/4/16

By the court: Magdalene D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.